

# TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly:					Quarterly:				
The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
<b>Regular Savings</b>	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
<b>Starter (ages 0-20)</b>	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
<b>Special Savings</b>	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
<b>Club</b>	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account withdrawal limitations apply.
<b>IRA Savings</b>	\$0.00 to \$4.99 / \$5.00 to \$1,999.99 / \$2,000.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 to \$19,999.99 / \$20,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
<b>Money Market</b>	\$0.00 to \$999.99 / \$1,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	Account withdrawal limitations apply.
<b>Simple Checking</b>	—	—	—	—	\$5.00	—	—	—	—
<b>Key Checking Qualifications Met (See Section 2)</b>	\$0.00 to \$10,000.00 / \$10,000.01 or greater / to /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	—
<b>Qualifications Not Met (See Section 2)</b>	/								

## ACCOUNT DISCLOSURES

***Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.***

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Savings, Starter, Special Savings, Club, IRA Savings, Money Market, and Key Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. IRA Savings, Money Market, and Key Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For IRA Savings and Money Market accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Key Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**2. KEY CHECKING** — The Key Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is \$9,999.99 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$10,000.00 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will refund up to \$20.00 (max. \$5.00 per single transaction) in ATM fees assessed at nationwide ATMs we do not own or operate. ATM refunds will be paid on the last business day of the monthly statement cycle. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance and ATM fees will not be refunded to you. To meet the minimum qualification requirements, you must: 1) make fifteen (15) or more VISA debit card transactions that post and settle on your account and 2) be enrolled in e-statements (no mailed statements). The monthly qualification cycle is defined as the period beginning one business day prior to

the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle. ATM processed transactions, transfers between accounts, check card purchases processed by merchants and received by our credit union as ATM transactions, and purchases made with check cards not issued by our credit union.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**5. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the day the Credit Union receives provisional credit. For Regular Savings, Starter, Special Savings, Club, IRA Savings, Money Market, and Key Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Savings, Starter, Special Savings, Club, IRA Savings, and Money Market accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the

minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**7. ACCOUNT LIMITATIONS** — For Starter accounts, once you reach the age of 21, your account will become a Regular Savings account. For Club accounts, the entire balance will be transferred to another account of yours on or after October 15 and the account will remain open. You may make three (3) withdrawals from your account at any other time. If you exceed this limit and wish to access the funds in your Club account, you may close it. If you close your account, you will forfeit all accrued, uncredited dividends. However, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it. For Money Market accounts, you may make six (6) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. If you exceed 12 withdrawal(s) or transfer(s) from your account each month, your transaction will be rejected. For Regular Savings, Starter, Special Savings, IRA Savings, Simple Checking, and Key Checking accounts, no account limitations apply.

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your

approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**9. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
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Number of Shares Required	1
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**10. RATES** — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**11. FEES** — See separate schedule of fees and charges for a listing of fees and charges applicable to your account(s).

